

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

##### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Michael**

First name

**J**

Middle name

**Walters**

Last name and Suffix (Sr., Jr., II, III)

#### About Debtor 2 (Spouse Only in a Joint Case):

##### 2. All other names you have used in the last 8 years

Include your married or maiden names.

**Angela**

First name

**T**

Middle name

**Walters**

Last name and Suffix (Sr., Jr., II, III)

##### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-1015**

**xxx-xx-5603**

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known)

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EINs

**About Debtor 2 (Spouse Only in a Joint Case):**

I have not used any business name or EINs.

Business name(s)

EINs

**5. Where you live**

**435 Claremont Ave.  
West Chicago, IL 60185**

Number, Street, City, State & ZIP Code

**DuPage**

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. **How you will pay the fee**  **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  
 **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).  
 **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**  No.  
 Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**  No  
 Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

11. **Do you rent your residence?**  No. Go to line 12.  
 Yes. Has your landlord obtained an eviction judgment against you?  
 No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines.* If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Michael J Walters**  
 Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

|  |   |   |   |
|--|---|---|---|
| <b>16. What kind of debts do you have?</b>                   | 16a. <b>Are your debts primarily consumer debts?</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <p><input type="checkbox"/> No. Go to line 16b.</p> <p><input checked="" type="checkbox"/> Yes. Go to line 17.</p>   |   |   |
|  | 16b. <b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <p><input type="checkbox"/> No. Go to line 16c.</p> <p><input type="checkbox"/> Yes. Go to line 17.</p>  |   |   |
|  | 16c. State the type of debts you owe that are not consumer debts or business debts<br><hr/>   |   |   |
| <hr/>  |   |   |   |
| <b>17. Are you filing under Chapter 7?</b>                   | <p><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> |   |   |
| <hr/>  |   |   |   |
| <b>18. How many Creditors do you estimate that you owe?</b>  | <p><input checked="" type="checkbox"/> 1-49</p> <p><input type="checkbox"/> 50-99</p> <p><input type="checkbox"/> 100-199</p> <p><input type="checkbox"/> 200-999</p>   | <p><input type="checkbox"/> 1,000-5,000</p> <p><input type="checkbox"/> 5,001-10,000</p> <p><input type="checkbox"/> 10,001-25,000</p>  | <p><input type="checkbox"/> 25,001-50,000</p> <p><input type="checkbox"/> 50,001-100,000</p> <p><input type="checkbox"/> More than 100,000</p>  |
| <hr/>  |   |   |   |
| <b>19. How much do you estimate your assets to be worth?</b> | <p><input checked="" type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p>  | <p><input type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p> | <p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p> |
| <hr/>  |   |   |   |
| <b>20. How much do you estimate your liabilities to be?</b>  | <p><input type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input checked="" type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p>  | <p><input type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p> | <p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p> |

**Part 7: Sign Below**

**For you** I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Michael J Walters**

**Michael J Walters**

Signature of Debtor 1

**/s/ Angela T Walters**

**Angela T Walters**

Signature of Debtor 2

Executed on April 14, 2018  
 MM / DD / YYYY

Executed on April 14, 2018  
 MM / DD / YYYY

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Derrick B. Hager**

Signature of Attorney for Debtor

Date

**April 14, 2018**

MM / DD / YYYY

**Derrick B. Hager 6286310**

Printed name

**Derrick b. Hager, P.C.**

Firm name

**245 W. Roosevelt Rd.  
Building 15, Suite 119  
West Chicago, IL 60185**

Number, Street, City, State & ZIP Code

Contact phone **630-587-7490**

Email address

**dirkhager@sbcglobal.net**

**6286310 IL**

Bar number & State

**Part 6: Answer These Questions for Reporting Purposes**

|   |  |  |  |
|---|--|--|--|
| 16. What kind of debts do you have?   | 16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."   |  |  |
|   | <input type="checkbox"/> No. Go to line 16b.   |  |  |
|   | <input checked="" type="checkbox"/> Yes. Go to line 17.  |  |  |
|   | 16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.                                     |  |  |
|   | <input type="checkbox"/> No. Go to line 16c.   |  |  |
|   | <input type="checkbox"/> Yes. Go to line 17.   |  |  |
|   | 16c. State the type of debts you owe that are not consumer debts or business debts   |  |  |
| <hr/>   |  |  |  |
| 17. Are you filing under Chapter 7?   | <input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.   |  |  |
| Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | <input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? |  |  |
|   | <input checked="" type="checkbox"/> No   |  |  |
|   | <input type="checkbox"/> Yes   |  |  |
| <hr/>   |  |  |  |
| 18. How many Creditors do you estimate that you owe?  | <input checked="" type="checkbox"/> 1-49   | <input type="checkbox"/> 1,000-5,000                   | <input type="checkbox"/> 25,001-50,000                   |
|   | <input type="checkbox"/> 50-99   | <input type="checkbox"/> 5001-10,000                   | <input type="checkbox"/> 50,001-100,000                  |
|   | <input type="checkbox"/> 100-199   | <input type="checkbox"/> 10,001-25,000                 | <input type="checkbox"/> More than 100,000               |
|   | <input type="checkbox"/> 200-999   |  |  |
| <hr/>   |  |  |  |
| 19. How much do you estimate your assets to be worth?   | <input checked="" type="checkbox"/> \$0 - \$50,000   | <input type="checkbox"/> \$1,000,001 - \$10 million    | <input type="checkbox"/> \$500,000,001 - \$1 billion     |
|   | <input type="checkbox"/> \$50,001 - \$100,000  | <input type="checkbox"/> \$10,000,001 - \$50 million   | <input type="checkbox"/> \$1,000,000,001 - \$10 billion  |
|   | <input type="checkbox"/> \$100,001 - \$500,000   | <input type="checkbox"/> \$50,000,001 - \$100 million  | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
|   | <input type="checkbox"/> \$500,001 - \$1 million   | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion          |
| <hr/>   |  |  |  |
| 20. How much do you estimate your liabilities to be?  | <input type="checkbox"/> \$0 - \$50,000  | <input type="checkbox"/> \$1,000,001 - \$10 million    | <input type="checkbox"/> \$500,000,001 - \$1 billion     |
|   | <input type="checkbox"/> \$50,001 - \$100,000  | <input type="checkbox"/> \$10,000,001 - \$50 million   | <input type="checkbox"/> \$1,000,000,001 - \$10 billion  |
|   | <input checked="" type="checkbox"/> \$100,001 - \$500,000  | <input type="checkbox"/> \$50,000,001 - \$100 million  | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
|   | <input type="checkbox"/> \$500,001 - \$1 million   | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion          |

**Part 7: Sign Below**

For you

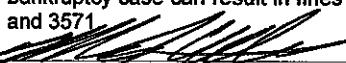
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

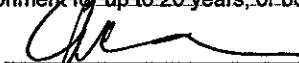
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3511.

  
 Michael J Walters  
 Signature of Debtor 1

  
 Angela T Walters  
 Signature of Debtor 2
Executed on April 14, 2018  
MM / DD / YYYYExecuted on April 14, 2018  
MM / DD / YYYY

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Angela T Walters</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

|     |   | <b>Your assets</b><br>Value of what you own |
|-----|---|---|
| 1.  | <b>Schedule A/B: Property</b> (Official Form 106A/B)          | \$ <b>0.00</b>                              |
| 1a. | Copy line 55, Total real estate, from Schedule A/B.....       | \$ <b>0.00</b>                              |
| 1b. | Copy line 62, Total personal property, from Schedule A/B..... | \$ <b>9,385.79</b>                          |
| 1c. | Copy line 63, Total of all property on Schedule A/B.....      | \$ <b>9,385.79</b>                          |

#### Part 2: Summarize Your Liabilities

|     |   | <b>Your liabilities</b><br>Amount you owe          |
|-----|---|--|
| 2.  | <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)                                     | \$ <b>0.00</b>                                     |
| 2a. | Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D... | \$ <b>0.00</b>                                     |
| 3.  | <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)   | \$ <b>2,133.00</b>                                 |
| 3a. | Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....                           | \$ <b>2,133.00</b>                                 |
| 3b. | Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....                        | \$ <b>167,224.63</b>                               |
|     |   | <b>Your total liabilities</b> \$ <b>169,357.63</b> |

#### Part 3: Summarize Your Income and Expenses

|    |   |                    |
|----|---|--------------------|
| 4. | <b>Schedule I: Your Income</b> (Official Form 106I)               | \$ <b>3,524.59</b> |
|    | Copy your combined monthly income from line 12 of Schedule I..... | \$ <b>3,524.59</b> |
| 5. | <b>Schedule J: Your Expenses</b> (Official Form 106J)             | \$ <b>5,019.00</b> |
|    | Copy your monthly expenses from line 22c of Schedule J.....       | \$ <b>5,019.00</b> |

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

|    |                 |
|----|-----------------|
| \$ | <u>4,444.35</u> |
|----|-----------------|

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

| From Part 4 on Schedule E/F, copy the following:   | Total claim          |
|--|----------------------|
| 9a. Domestic support obligations (Copy line 6a.)   | \$ <u>0.00</u>       |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ <u>2,133.00</u>   |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ <u>0.00</u>       |
| 9d. Student loans. (Copy line 6f.)   | \$ <u>158,075.00</u> |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <u>0.00</u>       |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ <u>0.00</u>      |
| <b>9g. Total.</b> Add lines 9a through 9f.   | \$ <u>160,208.00</u> |

Fill in this information to identify your case and this filing:

|  |                          |             |   |
|--|--------------------------|-------------|---|
| Debtor 1   | <b>Michael J Walters</b> |             |   |
|  | First Name               | Middle Name | Last Name   |
| Debtor 2   | <b>Angela T Walters</b>  |             |   |
| (Spouse, if filing)  | First Name               | Middle Name | Last Name   |
| United States Bankruptcy Court for the: <b>NORTHERN DISTRICT OF ILLINOIS</b> |                          |             |   |
| Case number  |                          |             | <input type="checkbox"/> Check if this is an amended filing |

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

#### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

##### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

|   |                     |                   |                                    |  |  |  |                                       |
|---|---------------------|-------------------|------------------------------------|--|--|--|---------------------------------------|
| 3.1 Make: <b>Volkswagen</b>                     | Model: <b>Jetta</b> | Year: <b>2003</b> | Approximate mileage: <b>200000</b> | Other information:   | Who has an interest in the property? Check one | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. |                                       |
|   |                     |                   |                                    | <input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another |  | Current value of the entire property?  | Current value of the portion you own? |
|   |                     |                   |                                    | <input type="checkbox"/> Check if this is community property<br><small>(see instructions)</small>  |  | <b>\$400.00</b>  | <b>\$400.00</b>                       |
| <b>FMV based on NADA average trade-in value</b> |                     |                   |                                    |  |  |  |                                       |

|   |                   |                   |                                     |  |  |  |                                       |
|---|-------------------|-------------------|-------------------------------------|--|--|--|---------------------------------------|
| 3.2 Make: <b>Acura</b>                    | Model: <b>TSX</b> | Year: <b>2006</b> | Approximate mileage: <b>185,000</b> | Other information:   | Who has an interest in the property? Check one | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. |                                       |
|   |                   |                   |                                     | <input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another |  | Current value of the entire property?  | Current value of the portion you own? |
|   |                   |                   |                                     | <input type="checkbox"/> Check if this is community property<br><small>(see instructions)</small>  |  | <b>\$3,175.00</b>  | <b>\$3,175.00</b>                     |
| <b>FMV based on NADA average trade-in</b> |                   |                   |                                     |  |  |  |                                       |

##### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known)

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=&gt;

\$3,575.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

1 year old GE washer, IKEA Couch &amp; Chair, broken dining table &amp; chairs, queen matress &amp; frame, 2 nite stands

\$600.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

24" flat screen TV, Mac-Book Aire lap top, Apple i-pad, 3 smart phones

\$1,000.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

old camping equipment

\$150.00

2015 Scott Racer 21 gear bicycle, Citizen II 18 gear bicycle

\$600.00

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....

necessary wearing apparel, wedding bands

\$1,000.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

misc costume jewelry, grandmothers string pearls, gold earrings  
gold necklace

\$500.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No  
 Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$3,850.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

Cash \$20.00

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

17.1. Checking Chase Bank Checking - currently on Judicial hold \$0.00

17.2. Share Draft Account Earth Mover Credit Union \$26.93

17.3. Acorn Trading Account \$107.69

17.4. Savings Paypal Account \$6.17

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

|                                   |            |          |               |
|-----------------------------------|------------|----------|---------------|
| <u>Website fabledesignsco.com</u> | <u>100</u> | <u>%</u> | <u>\$0.00</u> |
|-----------------------------------|------------|----------|---------------|

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

Rental depositresidential lease\$1,800.00**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

|  |
|--|
| <b>due to 1099 employent, debtors do not receive refunds</b> |
|--|

**Federal****\$0.00**

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$1,960.79**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

**Part 8: List the Totals of Each Part of this Form**

|   |            |
|---|------------|
| 55. Part 1: Total real estate, line 2 .....                   | \$0.00     |
| 56. Part 2: Total vehicles, line 5                            | \$3,575.00 |
| 57. Part 3: Total personal and household items, line 15       | \$3,850.00 |
| 58. Part 4: Total financial assets, line 36                   | \$1,960.79 |
| 59. Part 5: Total business-related property, line 45          | \$0.00     |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00     |
| 61. Part 7: Total other property not listed, line 54          | \$0.00     |
| 62. Total personal property. Add lines 56 through 61...       | \$9,385.79 |

Copy personal property total

\$9,385.79

**63. Total of all property on Schedule A/B. Add line 55 + line 62**

\$9,385.79

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

##### 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

##### 2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property  | Current value of the portion you own<br><small>Copy the value from <i>Schedule A/B</i></small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>   | Specific laws that allow exemption |
|---|--|--|------------------------------------|
| 2003 Volkswagen Jetta 200000 miles<br>FMV based on NADA average<br>trade-in value<br>Line from <i>Schedule A/B</i> : 3.1                            | \$400.00   | <input checked="" type="checkbox"/> \$400.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 735 ILCS 5/12-1001(c)              |
| 2006 Acura TSX 185,000 miles<br>FMV based on NADA average<br>trade-in<br>Line from <i>Schedule A/B</i> : 3.2  | \$3,175.00   | <input checked="" type="checkbox"/> \$3,175.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(c)              |
| 1 year old GE washer, IKEA Couch & Chair, broken dining table & chairs, queen matress & frame, 2 nite stands<br>Line from <i>Schedule A/B</i> : 6.1 | \$600.00   | <input checked="" type="checkbox"/> \$600.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 735 ILCS 5/12-1001(b)              |
| 24" flat screen TV, Mac-Book Aire laptop, Apple i-pad, 3 smart phones<br>Line from <i>Schedule A/B</i> : 7.1  | \$1,000.00   | <input checked="" type="checkbox"/> \$1,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b)              |
| old camping equipment<br>Line from <i>Schedule A/B</i> : 9.1  | \$150.00   | <input checked="" type="checkbox"/> \$150.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 735 ILCS 5/12-1001(b)              |

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property   | Current value of the portion you own<br><small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| <b>2015 Scott Racer 21 gear bicycle,<br/>Citizen II 18 gear bicycle</b><br>Line from Schedule A/B: <b>9.2</b>               | <u>\$600.00</u>   | <input checked="" type="checkbox"/> <b>\$600.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>735 ILCS 5/12-1001(b)</b>       |
| <b>necessary wearing apparel, wedding bands</b><br>Line from Schedule A/B: <b>11.1</b>                                      | <u>\$1,000.00</u>   | <input checked="" type="checkbox"/> <b>\$1,000.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>735 ILCS 5/12-1001(a)</b>       |
| <b>misc costume jewelry, grandmothers string pearls, gold earrings gold necklace</b><br>Line from Schedule A/B: <b>12.1</b> | <u>\$500.00</u>   | <input checked="" type="checkbox"/> <b>\$500.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>735 ILCS 5/12-1001(b)</b>       |
| <b>Cash</b><br>Line from Schedule A/B: <b>16.1</b>  | <u>\$20.00</u>  | <input checked="" type="checkbox"/> <b>\$20.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | <b>735 ILCS 5/12-1001(b)</b>       |
| <b>Share Draft Account: Earth Mover Credit Union</b><br>Line from Schedule A/B: <b>17.2</b>                                 | <u>\$26.93</u>  | <input checked="" type="checkbox"/> <b>\$26.93</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | <b>735 ILCS 5/12-1001(b)</b>       |
| <b>Acorn Trading Account</b><br>Line from Schedule A/B: <b>17.3</b>   | <u>\$107.69</u>   | <input checked="" type="checkbox"/> <b>\$107.69</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>735 ILCS 5/12-1001(b)</b>       |
| <b>Savings: Paypal Account</b><br>Line from Schedule A/B: <b>17.4</b>   | <u>\$6.17</u>   | <input checked="" type="checkbox"/> <b>\$6.17</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | <b>735 ILCS 5/12-1001(b)</b>       |
| <b>Rental deposit: residential lease</b><br>Line from Schedule A/B: <b>22.1</b>   | <u>\$1,800.00</u>   | <input checked="" type="checkbox"/> <b>\$1,800.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>735 ILCS 5/12-901</b>           |

**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No  
 Yes

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

|     |   | Total claim  | Priority amount | Nonpriority amount |
|-----|---|--|-----------------|--------------------|
| 2.1 | <b>Internal Revenue Service (1/1/11)</b><br>Priority Creditor's Name<br><b>PO Box 7346</b><br><b>Philadelphia, PA 19101-7346</b><br>Number Street City State Zip Code | Last 4 digits of account number  | \$2,133.00      | \$2,133.00         |
|     |   | When was the debt incurred?  |                 |                    |
|     |   | As of the date you file, the claim is: Check all that apply                              |                 |                    |
|     |   | <input type="checkbox"/> Contingent  |                 |                    |
|     |   | <input type="checkbox"/> Unliquidated  |                 |                    |
|     |   | <input type="checkbox"/> Disputed  |                 |                    |
|     |   | Type of PRIORITY unsecured claim:  |                 |                    |
|     |   | <input type="checkbox"/> Domestic support obligations                                    |                 |                    |
|     |   | <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government |                 |                    |
|     |   | <input type="checkbox"/> Claims for death or personal injury while you were intoxicated  |                 |                    |
|     |   | <input type="checkbox"/> Other. Specify  |                 |                    |
|     |   | 2016 income taxes  |                 |                    |

#### Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Michael J Walters**Debtor 2 **Angela T Walters**

Case number (if known)

|     |  |   |            |
|-----|--|---|------------|
| 4.1 | <b>Americollect Inc</b><br>Nonpriority Creditor's Name<br><b>Po Box 1566</b><br><b>1851 S Alverno Rd</b><br><b>Manitowoc, WI 54221</b><br>Number Street City State Zip Code  | Last 4 digits of account number <b>0781</b>                         | \$283.00   |
|     |  | When was the debt incurred? <b>Opened 07/14</b>                     |            |
|     | As of the date you file, the claim is: Check all that apply  |   |            |
|     | <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br> |   |            |
|     | Type of NONPRIORITY unsecured claim:   |   |            |
|     | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts   |   |            |
|     | <input checked="" type="checkbox"/> Is the claim subject to offset?<br><b>No</b><br><input type="checkbox"/> Yes <b>Collection Attorney Physical Therapy</b><br><input type="checkbox"/> Other. Specify <b>Rehab Speci</b>   |   |            |
| 4.2 | <b>ARS/Account Resolution Specialist</b><br>Nonpriority Creditor's Name<br><b>Po Box 459079</b><br><b>Sunrise, FL 33345</b><br>Number Street City State Zip Code   | Last 4 digits of account number <b>3947</b>                         | \$400.00   |
|     |  | When was the debt incurred? <b>Opened 03/15</b>                     |            |
|     | As of the date you file, the claim is: Check all that apply  |   |            |
|     | <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent<br><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br> |   |            |
|     | Type of NONPRIORITY unsecured claim:   |   |            |
|     | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts   |   |            |
|     | <input checked="" type="checkbox"/> Is the claim subject to offset?<br><b>No</b><br><input type="checkbox"/> Yes <b>Collection Attorney Aurora Emergency Associates L</b><br><input type="checkbox"/> Other. Specify   |   |            |
| 4.3 | <b>Capital One</b><br>Nonpriority Creditor's Name<br><b>Attn: General</b><br><b>Correspondence/Bankruptcy</b><br><b>Po Box 30285</b><br><b>Salt Lake City, UT 84130</b><br>Number Street City State Zip Code   | Last 4 digits of account number <b>3749</b>                         | \$3,191.00 |
|     |  | When was the debt incurred? <b>Opened 01/16 Last Active 1/25/17</b> |            |
|     | As of the date you file, the claim is: Check all that apply  |   |            |
|     | <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent<br><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br> |   |            |
|     | Type of NONPRIORITY unsecured claim:   |   |            |
|     | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts   |   |            |
|     | <input checked="" type="checkbox"/> Is the claim subject to offset?<br><b>No</b><br><input type="checkbox"/> Yes <b>Credit Card</b><br><input type="checkbox"/> Other. Specify   |   |            |

Debtor 1 **Michael J Walters**Debtor 2 **Angela T Walters**

Case number (if known)

4.4

**Capital One**

Nonpriority Creditor's Name

**Attn: General  
Correspondence/Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
 No  
 Yes

Last 4 digits of account number

**9637****\$769.00****Opened 11/15 Last Active  
10/07/16****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed  
**Type of NONPRIORITY unsecured claim:**  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Credit Card**

4.5

**Chase Card Services**

Nonpriority Creditor's Name

**Attn: Correspondence Dept  
Po Box 15298  
Wilmington, DE 19850**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
 No  
 Yes

Last 4 digits of account number

**4031****\$634.00****Opened 04/16 Last Active  
10/05/17****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed  
**Type of NONPRIORITY unsecured claim:**  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Credit Card**

4.6

**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy  
Po Box 82505  
Lincoln, NE 68501**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
 No  
 Yes

Last 4 digits of account number

**2424****\$28,093.00****Opened 09/12 Last Active  
1/31/18****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed  
**Type of NONPRIORITY unsecured claim:**  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Educational**

Debtor 1 **Michael J Walters**Debtor 2 **Angela T Walters**

Case number (if known)

4.7

**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy****Po Box 82505****Lincoln, NE 68501**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**3419****\$25,207.00**

When was the debt incurred?

**Opened 09/13 Last Active 1/31/18**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Educational**

4.8

**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy****Po Box 82505****Lincoln, NE 68501**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**6815****\$13,828.00**

When was the debt incurred?

**Opened 10/17 Last Active 1/31/18**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Educational**

4.9

**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy****Po Box 82505****Lincoln, NE 68501**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**9924****\$10,772.00**

When was the debt incurred?

**Opened 07/10 Last Active 1/31/18**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Educational**

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known)

**4.1  
0**

|   |  |             |             |
|---|--|-------------|-------------|
| <b>Dept Of Ed/582/nelnet</b>  | Last 4 digits of account number  | <b>1424</b> | \$10,226.00 |
| Nonpriority Creditor's Name   |  |             |             |
| <b>Attn: Claims/Bankruptcy</b>  | <b>Opened 07/11 Last Active</b>  |             |             |
| <b>Po Box 82505</b>   | <b>1/31/18</b>   |             |             |
| <b>Lincoln, NE 68501</b>  |  |             |             |
| Number Street City State Zip Code   |  |             |             |
| <b>Who incurred the debt?</b> Check one.                                    |  |             |             |
| <input checked="" type="checkbox"/> Debtor 1 only                           | <input type="checkbox"/> Contingent  |             |             |
| <input type="checkbox"/> Debtor 2 only                                      | <input type="checkbox"/> Unliquidated  |             |             |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only                         | <input type="checkbox"/> Disputed  |             |             |
| <input type="checkbox"/> At least one of the debtors and another            |  |             |             |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b> | <input type="checkbox"/> Student loans   |             |             |
| <b>Is the claim subject to offset?</b>                                      | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |             |             |
| <input checked="" type="checkbox"/> No                                      | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |             |             |
| <input type="checkbox"/> Yes  | <input type="checkbox"/> Other. Specify _____  |             |             |

**Educational**

**4.1  
1**

|   |  |             |            |
|---|--|-------------|------------|
| <b>Dept Of Ed/582/nelnet</b>  | Last 4 digits of account number  | <b>6715</b> | \$9,429.00 |
| Nonpriority Creditor's Name   |  |             |            |
| <b>Attn: Claims/Bankruptcy</b>  | <b>Opened 10/17 Last Active</b>  |             |            |
| <b>Po Box 82505</b>   | <b>1/31/18</b>   |             |            |
| <b>Lincoln, NE 68501</b>  |  |             |            |
| Number Street City State Zip Code   |  |             |            |
| <b>Who incurred the debt?</b> Check one.                                    |  |             |            |
| <input checked="" type="checkbox"/> Debtor 1 only                           | <input type="checkbox"/> Contingent  |             |            |
| <input type="checkbox"/> Debtor 2 only                                      | <input type="checkbox"/> Unliquidated  |             |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only                         | <input type="checkbox"/> Disputed  |             |            |
| <input type="checkbox"/> At least one of the debtors and another            |  |             |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b> | <input type="checkbox"/> Student loans   |             |            |
| <b>Is the claim subject to offset?</b>                                      | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |             |            |
| <input checked="" type="checkbox"/> No                                      | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |             |            |
| <input type="checkbox"/> Yes  | <input type="checkbox"/> Other. Specify _____  |             |            |

**Educational**

**4.1  
2**

|   |  |             |            |
|---|--|-------------|------------|
| <b>Dept Of Ed/582/nelnet</b>  | Last 4 digits of account number  | <b>2524</b> | \$8,433.00 |
| Nonpriority Creditor's Name   |  |             |            |
| <b>Attn: Claims/Bankruptcy</b>  | <b>Opened 09/09 Last Active</b>  |             |            |
| <b>Po Box 82505</b>   | <b>1/31/18</b>   |             |            |
| <b>Lincoln, NE 68501</b>  |  |             |            |
| Number Street City State Zip Code   |  |             |            |
| <b>Who incurred the debt?</b> Check one.                                    |  |             |            |
| <input checked="" type="checkbox"/> Debtor 1 only                           | <input type="checkbox"/> Contingent  |             |            |
| <input type="checkbox"/> Debtor 2 only                                      | <input type="checkbox"/> Unliquidated  |             |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only                         | <input type="checkbox"/> Disputed  |             |            |
| <input type="checkbox"/> At least one of the debtors and another            |  |             |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b> | <input type="checkbox"/> Student loans   |             |            |
| <b>Is the claim subject to offset?</b>                                      | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |             |            |
| <input checked="" type="checkbox"/> No                                      | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |             |            |
| <input type="checkbox"/> Yes  | <input type="checkbox"/> Other. Specify _____  |             |            |

**Educational**

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known)

**4.1  
3**

|  |  |            |
|--|--|------------|
| <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b> | Last 4 digits of account number<br><b>9719</b>   | \$8,315.00 |
| Number Street City State Zip Code  | <b>When was the debt incurred?</b><br><b>Opened 09/14 Last Active 1/31/18</b>  |            |
| <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |            |
| <input checked="" type="checkbox"/> Debtor 1 only  | <input type="checkbox"/> Contingent  |            |
| <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only  | <input type="checkbox"/> Disputed  |            |
| <input type="checkbox"/> At least one of the debtors and another   |  |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  | <b>Type of NONPRIORITY unsecured claim:</b>  |            |
| <input type="checkbox"/> Is the claim subject to offset?   | <input checked="" type="checkbox"/> Student loans  |            |
| <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
| <input type="checkbox"/> Yes   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|  | <input type="checkbox"/> Other. Specify _____  |            |

**Educational**

**4.1  
4**

|  |  |            |
|--|--|------------|
| <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b> | Last 4 digits of account number<br><b>7419</b>   | \$8,168.00 |
| Number Street City State Zip Code  | <b>When was the debt incurred?</b><br><b>Opened 01/15 Last Active 1/31/18</b>  |            |
| <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |            |
| <input checked="" type="checkbox"/> Debtor 1 only  | <input type="checkbox"/> Contingent  |            |
| <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only  | <input type="checkbox"/> Disputed  |            |
| <input type="checkbox"/> At least one of the debtors and another   |  |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  | <b>Type of NONPRIORITY unsecured claim:</b>  |            |
| <input type="checkbox"/> Is the claim subject to offset?   | <input checked="" type="checkbox"/> Student loans  |            |
| <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
| <input type="checkbox"/> Yes   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|  | <input type="checkbox"/> Other. Specify _____  |            |

**Educational**

**4.1  
5**

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|--|--|------------|
| <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b> | Last 4 digits of account number<br><b>5019</b>   | \$7,895.00 |
| Number Street City State Zip Code  | <b>When was the debt incurred?</b><br><b>Opened 07/15 Last Active 1/31/18</b>  |            |
| <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |            |
| <input checked="" type="checkbox"/> Debtor 1 only  | <input type="checkbox"/> Contingent  |            |
| <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only  | <input type="checkbox"/> Disputed  |            |
| <input type="checkbox"/> At least one of the debtors and another   |  |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  | <b>Type of NONPRIORITY unsecured claim:</b>  |            |
| <input type="checkbox"/> Is the claim subject to offset?   | <input checked="" type="checkbox"/> Student loans  |            |
| <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
| <input type="checkbox"/> Yes   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|  | <input type="checkbox"/> Other. Specify _____  |            |

**Educational**

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known)

**4.1  
6**

|  |  |            |
|--|--|------------|
| <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b> | Last 4 digits of account number<br><b>9824</b>   | \$5,898.00 |
| Number Street City State Zip Code  | <b>Opened 07/10 Last Active</b><br><b>1/31/18</b>  |            |
| <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |            |
| <input checked="" type="checkbox"/> Debtor 1 only  | <input type="checkbox"/> Contingent  |            |
| <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only  | <input type="checkbox"/> Disputed  |            |
| <input type="checkbox"/> At least one of the debtors and another   |  |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  | <b>Type of NONPRIORITY unsecured claim:</b>  |            |
| <input type="checkbox"/> Is the claim subject to offset?   | <input checked="" type="checkbox"/> Student loans  |            |
| <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
| <input type="checkbox"/> Yes   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|  | <input type="checkbox"/> Other. Specify _____  |            |

**Educational**

**4.1  
7**

|  |  |            |
|--|--|------------|
| <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b> | Last 4 digits of account number<br><b>1324</b>   | \$5,801.00 |
| Number Street City State Zip Code  | <b>Opened 07/11 Last Active</b><br><b>1/31/18</b>  |            |
| <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |            |
| <input checked="" type="checkbox"/> Debtor 1 only  | <input type="checkbox"/> Contingent  |            |
| <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only  | <input type="checkbox"/> Disputed  |            |
| <input type="checkbox"/> At least one of the debtors and another   |  |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  | <b>Type of NONPRIORITY unsecured claim:</b>  |            |
| <input type="checkbox"/> Is the claim subject to offset?   | <input checked="" type="checkbox"/> Student loans  |            |
| <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
| <input type="checkbox"/> Yes   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|  | <input type="checkbox"/> Other. Specify _____  |            |

**Educational**

**4.1  
8**

|  |  |            |
|--|--|------------|
| <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b> | Last 4 digits of account number<br><b>2624</b>   | \$4,496.00 |
| Number Street City State Zip Code  | <b>Opened 09/09 Last Active</b><br><b>1/31/18</b>  |            |
| <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |            |
| <input checked="" type="checkbox"/> Debtor 1 only  | <input type="checkbox"/> Contingent  |            |
| <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only  | <input type="checkbox"/> Disputed  |            |
| <input type="checkbox"/> At least one of the debtors and another   |  |            |
| <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  | <b>Type of NONPRIORITY unsecured claim:</b>  |            |
| <input type="checkbox"/> Is the claim subject to offset?   | <input checked="" type="checkbox"/> Student loans  |            |
| <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
| <input type="checkbox"/> Yes   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|  | <input type="checkbox"/> Other. Specify _____  |            |

**Educational**

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known)

4.1  
9**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy****Po Box 82505****Lincoln, NE 68501**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**2224****\$4,094.00****Opened 04/09 Last Active  
1/31/18****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Educational**4.2  
0**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy****Po Box 82505****Lincoln, NE 68501**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**2524****\$2,876.00****Opened 07/09 Last Active  
1/31/18****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Educational**4.2  
1**Dept Of Ed/582/nelnet**

Nonpriority Creditor's Name

**Attn: Claims/Bankruptcy****Po Box 82505****Lincoln, NE 68501**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**1119****\$1,959.00****Opened 09/15 Last Active  
1/31/18****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Educational**

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known)

|          |  |   |  |
|----------|--|---|--|
| 4.2<br>2 | <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b>   | Last 4 digits of account number<br><b>2424</b>  | \$1,498.00   |
|          | Number Street City State Zip Code  | When was the debt incurred?<br><b>Opened 07/09 Last Active 1/31/18</b>  |  |
|          | Who incurred the debt? Check one.  | As of the date you file, the claim is: Check all that apply   |  |
|          | <input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><input type="checkbox"/> Is the claim subject to offset? | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed | Type of NONPRIORITY unsecured claim:<br><input checked="" type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input type="checkbox"/> Other. Specify _____ |
|          | <input type="checkbox"/> No<br><input type="checkbox"/> Yes  |   |  |

**Educational**

|          |  |   |  |
|----------|--|---|--|
| 4.2<br>3 | <b>Dept Of Ed/582/nelnet</b><br>Nonpriority Creditor's Name<br><b>Attn: Claims/Bankruptcy</b><br><b>Po Box 82505</b><br><b>Lincoln, NE 68501</b>   | Last 4 digits of account number<br><b>2324</b>  | \$1,087.00   |
|          | Number Street City State Zip Code  | When was the debt incurred?<br><b>Opened 04/09 Last Active 1/31/18</b>  |  |
|          | Who incurred the debt? Check one.  | As of the date you file, the claim is: Check all that apply   |  |
|          | <input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><input type="checkbox"/> Is the claim subject to offset? | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed | Type of NONPRIORITY unsecured claim:<br><input checked="" type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input type="checkbox"/> Other. Specify _____ |
|          | <input type="checkbox"/> No<br><input type="checkbox"/> Yes  |   |  |

**Educational**

|          |  |   |   |
|----------|--|---|---|
| 4.2<br>4 | <b>Dr. Allan E. Knotek</b><br>Nonpriority Creditor's Name<br><b>29 S. Webster St. #104</b><br><b>Naperville, IL 60540</b>  | Last 4 digits of account number<br><b>5753</b>  | \$54.20   |
|          | Number Street City State Zip Code  | When was the debt incurred?   |   |
|          | Who incurred the debt? Check one.  | As of the date you file, the claim is: Check all that apply   |   |
|          | <input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><input type="checkbox"/> Is the claim subject to offset? | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Medical Treatment</b> |
|          | <input type="checkbox"/> No<br><input type="checkbox"/> Yes  |   |   |

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known)

4.2  
5**Geico Indemnity Co.**

Nonpriority Creditor's Name

**One Geico Center  
Macon, GA 31296-0001**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
**Is the claim subject to offset?**

No       Other. Specify lapsed policy  
 Yes

Last 4 digits of account number

**4559****\$74.16**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify lapsed policy

4.2  
6**I C System Inc**

Nonpriority Creditor's Name

**444 Highway 96 East  
P.O. Box 64378  
St. Paul, MN 55164**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt

**Is the claim subject to offset?**

No       Other. Specify Collection Attorney Att Wireline  
 Yes

Last 4 digits of account number

**4001****\$237.00**

When was the debt incurred?

**Opened 05/14**

As of the date you file, the claim is: Check all that apply

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collection Attorney Att Wireline

4.2  
7**I C System Inc**

Nonpriority Creditor's Name

**444 Highway 96 East  
P.O. Box 64378  
St. Paul, MN 55164**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt

**Is the claim subject to offset?**

No       Other. Specify Collection Attorney Att Directv  
 Yes

Last 4 digits of account number

**3647****\$232.00**

When was the debt incurred?

**Opened 01/17**

As of the date you file, the claim is: Check all that apply

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collection Attorney Att Directv

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

4.2  
8**Illinois Tollway**

Nonpriority Creditor's Name

**PO Box 5201****Lisle, IL 60532**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

**1070****\$713.50****When was the debt incurred?** \_\_\_\_\_**As of the date you file, the claim is:** Check all that apply

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.2  
9**Med Business Bureau**

Nonpriority Creditor's Name

**1460 Renaissance Dr #400****Park Ridge, IL 60068**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**2616****\$670.00****When was the debt incurred?** **Opened 04/16****As of the date you file, the claim is:** Check all that apply

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**■ Other. Specify** **Collection Attorney Central Dupage Emerg Phys**4.3  
0**Merchants Credit**

Nonpriority Creditor's Name

**223 W Jackson Blvd****Ste 700****Chicago, IL 60606**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**9468****\$203.00****When was the debt incurred?** **Opened 09/12****As of the date you file, the claim is:** Check all that apply

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**■ Other. Specify** **Collection Attorney Wheaton Eye Clinic Ltd.**

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known)

|          |  |  |                 |
|----------|--|--|-----------------|
| 4.3<br>1 | <b>Merchants Credit</b><br>Nonpriority Creditor's Name<br><b>223 W Jackson Blvd</b><br><b>Ste 700</b><br><b>Chicago, IL 60606</b><br>Number Street City State Zip Code<br>Who incurred the debt? Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br>Is the claim subject to offset?<br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number <b>0078</b><br>When was the debt incurred? <b>Opened 09/11</b><br>As of the date you file, the claim is: Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br>Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Dupage Medical Group</b> | <b>\$160.00</b> |
| 4.3<br>2 | <b>Merchants Credit</b><br>Nonpriority Creditor's Name<br><b>223 W Jackson Blvd</b><br><b>Ste 700</b><br><b>Chicago, IL 60606</b><br>Number Street City State Zip Code<br>Who incurred the debt? Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br>Is the claim subject to offset?<br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number <b>2627</b><br>When was the debt incurred? <b>Opened 11/15</b><br>As of the date you file, the claim is: Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br>Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Dupage Medical Group</b> | <b>\$117.00</b> |
| 4.3<br>3 | <b>Merchants Credit</b><br>Nonpriority Creditor's Name<br><b>223 W Jackson Blvd</b><br><b>Ste 700</b><br><b>Chicago, IL 60606</b><br>Number Street City State Zip Code<br>Who incurred the debt? Check one.<br><input type="checkbox"/> Debtor 1 only<br><input checked="" type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br>Is the claim subject to offset?<br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number <b>4119</b><br>When was the debt incurred? <b>Opened 6/10/13</b><br>As of the date you file, the claim is: Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br>Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Edward Hospital</b>                        | <b>\$100.00</b> |

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known)

|          |  |  |            |
|----------|--|--|------------|
| 4.3<br>4 | <b>Pauly Family Dental Group</b><br>Nonpriority Creditor's Name<br><b>1940 W. Galena Blvd. #10</b><br><b>Aurora, IL 60506</b><br>Number Street City State Zip Code | Last 4 digits of account number<br><b>1848,2013</b>  | \$1,311.77 |
|          | Who incurred the debt? Check one.  | As of the date you file, the claim is: Check all that apply  |            |
|          | <input type="checkbox"/> Debtor 1 only   | <input type="checkbox"/> Contingent  |            |
|          | <input type="checkbox"/> Debtor 2 only   | <input type="checkbox"/> Unliquidated  |            |
|          | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only   | <input type="checkbox"/> Disputed  |            |
|          | <input type="checkbox"/> At least one of the debtors and another   | <input type="checkbox"/> Type of NONPRIORITY unsecured claim:  |            |
|          | <input type="checkbox"/> Check if this claim is for a community debt   | <input type="checkbox"/> Student loans   |            |
|          | <input type="checkbox"/> Is the claim subject to offset?   | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims |            |
|          | <input checked="" type="checkbox"/> No   | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts                                       |            |
|          | <input type="checkbox"/> Yes   | <input checked="" type="checkbox"/> Other. Specify <b>Medical Treatment</b>  |            |

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address  
**ARS National Services, Inc**  
**PO Box 463023**  
**Escondido, CA 92046-3023**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.5 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Central Dupage Emergency Phys**  
**P.O. Box 5940**  
**Dept 20-1098**  
**Carol Stream, IL 60197**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.29 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Coast Professional, Inc.**  
**PO Box 2899**  
**West Monroe, LA 71294**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.6 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Credit Collection Services**  
**Two Wells Ave.**  
**Dept. 773**  
**Newton Center, MA 02459**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.25 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Harris & Harris Ltd.**  
**111 West Jackson Blvd. #400**  
**Chicago, IL 60604-4134**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.28 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Mintex Inc.**  
**PO Box 7700**  
**Chicago, IL 60680-7700**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.28 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**MRS Associates, Inc**  
**1930 Olney Ave.**  
**Cherry Hill, NJ 08003**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.5 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 Michael J Walters

Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| Total<br>claims<br>from Part 1 | 6a. Domestic support obligations  | 6a. \$ <b>0.00</b>       | Total Claim |
|--------------------------------|---|--------------------------|-------------|
|                                | 6b. Taxes and certain other debts you owe the government  | 6b. \$ <b>2,133.00</b>   |             |
|                                | 6c. Claims for death or personal injury while you were intoxicated  | 6c. \$ <b>0.00</b>       |             |
|                                | 6d. Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. \$ <b>0.00</b>       |             |
|                                | 6e. Total Priority. Add lines 6a through 6d.  | 6e. \$ <b>2,133.00</b>   |             |
| Total<br>claims<br>from Part 2 | 6f. Student loans   | 6f. \$ <b>158,075.00</b> | Total Claim |
|                                | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. \$ <b>0.00</b>       |             |
|                                | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. \$ <b>0.00</b>       |             |
|                                | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.                              | 6i. \$ <b>9,149.63</b>   |             |
|                                | 6j. Total Nonpriority. Add lines 6f through 6i.   | 6j. \$ <b>167,224.63</b> |             |

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease<br>Name, Number, Street, City, State and ZIP Code |      |               | State what the contract or lease is for |
|--|------|---------------|---|
| 2.1  | Name | Number Street | City State ZIP Code                     |
|  |      |               |   |
| 2.2  | Name | Number Street | City State ZIP Code                     |
|  |      |               |   |
| 2.3  | Name | Number Street | City State ZIP Code                     |
|  |      |               |   |
| 2.4  | Name | Number Street | City State ZIP Code                     |
|  |      |               |   |
| 2.5  | Name | Number Street | City State ZIP Code                     |
|  |      |               |   |

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

3.1

Name \_\_\_\_\_  
  
Number \_\_\_\_\_ Street \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3.2

Name \_\_\_\_\_  
  
Number \_\_\_\_\_ Street \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

|   |                                      |
|---|--------------------------------------|
| Debtor 1                                | <u>Michael J Walters</u>             |
| Debtor 2<br>(Spouse, if filing)         | <u>Angela T Walters</u>              |
| United States Bankruptcy Court for the: | <u>NORTHERN DISTRICT OF ILLINOIS</u> |
| Case number<br>(if known)               | _____                                |

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

|                                       | Debtor 1                              | Debtor 2 or non-filing spouse         |
|---------------------------------------|---------------------------------------|---------------------------------------|
| ■ Employed                            | ■ Employed                            | ■ Employed                            |
| <input type="checkbox"/> Not employed | <input type="checkbox"/> Not employed | <input type="checkbox"/> Not employed |
| Licensed Professional Counselor       |                                       | Self employed                         |
| Family Counseling Services Aurora     |                                       |                                       |
| 70 S. River St. #3 Aurora, IL 60506   |                                       |                                       |

How long employed there? 1 1/2 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | For Debtor 1          | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>1,107.54</u> | \$ <u>0.00</u>                    |
| 3. Estimate and list monthly overtime pay.   | 3. +\$ <u>0.00</u>    | +\$ <u>0.00</u>                   |
| 4. Calculate gross income. Add line 2 + line 3.  | 4. \$ <u>1,107.54</u> | \$ <u>0.00</u>                    |

Debtor 1 **Michael J Walters**  
 Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

| Copy line 4 here ..... | <b>For Debtor 1</b>   | <b>For Debtor 2 or non-filing spouse</b> |
|------------------------|-----------------------|--|
|                        | <b>4. \$ 1,107.54</b> | <b>\$ 0.00</b>                           |

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
- 5b. Mandatory contributions for retirement plans
- 5c. Voluntary contributions for retirement plans
- 5d. Required repayments of retirement fund loans
- 5e. Insurance
- 5f. Domestic support obligations
- 5g. Union dues
- 5h. Other deductions. Specify: \_\_\_\_\_

|      |           |           |
|------|-----------|-----------|
| 5a.  | \$ 112.46 | \$ 0.00   |
| 5b.  | \$ 0.00   | \$ 0.00   |
| 5c.  | \$ 0.00   | \$ 0.00   |
| 5d.  | \$ 0.00   | \$ 0.00   |
| 5e.  | \$ 0.00   | \$ 0.00   |
| 5f.  | \$ 0.00   | \$ 0.00   |
| 5g.  | \$ 0.00   | \$ 0.00   |
| 5h.+ | \$ 0.00   | + \$ 0.00 |

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 112.46 \$ 0.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 995.08 \$ 0.00

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 1,513.27 \$ 1,016.24

- 8b. Interest and dividends

8b. \$ 0.00 \$ 0.00

- 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

- 8d. Unemployment compensation

8d. \$ 0.00 \$ 0.00

- 8e. Social Security

8e. \$ 0.00 \$ 0.00

- 8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00 \$ 0.00

- 8g. Pension or retirement income

8g. \$ 0.00 \$ 0.00

- 8h. Other monthly income. Specify: \_\_\_\_\_

8h.+ \$ 0.00 + \$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 1,513.27 \$ 1,016.24

10. Calculate monthly income. Add line 7 + line 9.

10. \$ 2,508.35 + \$ 1,016.24 = \$ 3,524.59

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_ 11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ 3,524.59

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

|  |                          |
|--|--------------------------|
| Debtor 1   | <b>Michael J Walters</b> |
| Debtor 2<br>(Spouse, if filing)  | <b>Angela T Walters</b>  |
| United States Bankruptcy Court for the: <b>NORTHERN DISTRICT OF ILLINOIS</b> |                          |
| Case number<br>(If known)  | _____                    |

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes.

Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

**Daughter**

**10**

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

**Daughter**

**13**

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

#### Your expenses

4. \$ **1,950.00**

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

|        |              |
|--------|--------------|
| 4a. \$ | <b>0.00</b>  |
| 4b. \$ | <b>0.00</b>  |
| 4c. \$ | <b>45.00</b> |
| 4d. \$ | <b>0.00</b>  |
| 5. \$  | <b>0.00</b>  |

Debtor 1 **Michael J Walters**  
 Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

**6. Utilities:**

|  |                      |
|--|----------------------|
| 6a. Electricity, heat, natural gas                                 | 6a. \$ <u>350.00</u> |
| 6b. Water, sewer, garbage collection                               | 6b. \$ <u>0.00</u>   |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>356.00</u> |
| 6d. Other. Specify: _____  | 6d. \$ <u>0.00</u>   |

**7. Food and housekeeping supplies**

|   |                     |
|---|---------------------|
| 8. Childcare and children's education costs | 7. \$ <u>900.00</u> |
| 9. Clothing, laundry, and dry cleaning      | 8. \$ <u>238.00</u> |

**10. Personal care products and services**

|  |                      |
|--|----------------------|
| 11. Medical and dental expenses  | 9. \$ <u>100.00</u>  |
| 12. Transportation. Include gas, maintenance, bus or train fare.<br>Do not include car payments. | 10. \$ <u>242.00</u> |

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

|  |                      |
|--|----------------------|
| 14. Charitable contributions and religious donations | 11. \$ <u>25.00</u>  |
| 15. Insurance.                                       | 12. \$ <u>372.00</u> |

Do not include insurance deducted from your pay or included in lines 4 or 20.

|                                      |                       |
|--------------------------------------|-----------------------|
| 15a. Life insurance                  | 15a. \$ <u>0.00</u>   |
| 15b. Health insurance                | 15b. \$ <u>0.00</u>   |
| 15c. Vehicle insurance               | 15c. \$ <u>181.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. \$ <u>0.00</u>   |

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

|                |                    |
|----------------|--------------------|
| Specify: _____ | 16. \$ <u>0.00</u> |
|----------------|--------------------|

**17. Installment or lease payments:**

|                                 |                     |
|---------------------------------|---------------------|
| 17a. Car payments for Vehicle 1 | 17a. \$ <u>0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. \$ <u>0.00</u> |
| 17c. Other. Specify: _____      | 17c. \$ <u>0.00</u> |
| 17d. Other. Specify: _____      | 17d. \$ <u>0.00</u> |

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

|   |                    |
|---|--------------------|
| 19. Other payments you make to support others who do not live with you. | 18. \$ <u>0.00</u> |
| Specify: _____  | \$ <u>0.00</u>     |

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

|   |                     |
|---|---------------------|
| 20a. Mortgages on other property                  | 20a. \$ <u>0.00</u> |
| 20b. Real estate taxes                            | 20b. \$ <u>0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ <u>0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses     | 20d. \$ <u>0.00</u> |
| 20e. Homeowner's association or condominium dues  | 20e. \$ <u>0.00</u> |

|                           |                     |
|---------------------------|---------------------|
| 21. Other: Specify: _____ | 21. +\$ <u>0.00</u> |
|---------------------------|---------------------|

**22. Calculate your monthly expenses**

|  |                    |
|--|--------------------|
| 22a. Add lines 4 through 21.   | \$ <u>5,019.00</u> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ <u>5,019.00</u> |
| 22c. Add line 22a and 22b. The result is your monthly expenses.                      |                    |

**23. Calculate your monthly net income.**

|   |                          |
|---|--------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ <u>3,524.59</u>  |
| 23b. Copy your monthly expenses from line 22c above.              | 23b. -\$ <u>5,019.00</u> |

|   |                          |
|---|--------------------------|
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income. | 23c. \$ <u>-1,494.41</u> |
|---|--------------------------|

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here: \_\_\_\_\_

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael J Walters

**Michael J Walters**  
Signature of Debtor 1

Date April 14, 2018

X /s/ Angela T Walters

**Angela T Walters**  
Signature of Debtor 2

Date April 14, 2018

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Angela T Walters</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X \_\_\_\_\_  
Michael J Walters  
Signature of Debtor 1

X \_\_\_\_\_  
Angela T Walters  
Signature of Debtor 2

Date April 14, 2018

Date April 14, 2018

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

800 Garfield Ave  
Aurora, IL 60506

Dates Debtor 1  
lived there

From-To:

Debtor 2 Prior Address:

Same as Debtor 1

Dates Debtor 2  
lived there

Same as Debtor 1  
From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

| Debtor 1 | Sources of income<br>Check all that apply. | Gross income<br>(before deductions and exclusions) | Debtor 2 | Sources of income<br>Check all that apply. | Gross income<br>(before deductions and exclusions) |
|----------|--|--|----------|--|--|
|----------|--|--|----------|--|--|

From January 1 of current year until  
the date you filed for bankruptcy:

|  |   |            |  |   |            |
|--|---|------------|--|---|------------|
|  | <input checked="" type="checkbox"/> Wages, commissions,<br>bonuses, tips<br><br><input type="checkbox"/> Operating a business | \$5,533.55 |  | <input type="checkbox"/> Wages, commissions,<br>bonuses, tips<br><br><input checked="" type="checkbox"/> Operating a business | \$3,049.00 |
|--|---|------------|--|---|------------|

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

|   | <b>Debtor 1</b><br><b>Sources of income</b><br>Check all that apply.   | <b>Gross income</b><br>(before deductions and exclusions) | <b>Debtor 2</b><br><b>Sources of income</b><br>Check all that apply.   | <b>Gross income</b><br>(before deductions and exclusions) |
|---|--|---|--|---|
|   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business | \$5,932.00  | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business            | \$0.00  |
| <b>For last calendar year:<br/>(January 1 to December 31, 2017 )</b>            | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$29,460.00   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business | \$15,023.00   |
|   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business | \$9,299.00  | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business            | \$0.00  |
| <b>For the calendar year before that:<br/>(January 1 to December 31, 2016 )</b> | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$5,094.00  | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business | \$1,659.00  |
|   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business | \$26,517.00   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business            | \$0.00  |

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

| <b>Debtor 1</b><br><b>Sources of income</b><br>Describe below. | <b>Gross income from</b><br><b>each source</b><br>(before deductions and exclusions) | <b>Debtor 2</b><br><b>Sources of income</b><br>Describe below. | <b>Gross income</b><br>(before deductions and exclusions) |
|--|--|--|---|
|  |  |  |   |

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known)

**■ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

 No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|-----------------------------|------------------|-------------------|----------------------|--------------------------|
|-----------------------------|------------------|-------------------|----------------------|--------------------------|

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

| Case title<br>Case number | Nature of the case | Court or agency | Status of the case |
|---------------------------|--------------------|-----------------|--------------------|
|---------------------------|--------------------|-----------------|--------------------|

Resurgence Capital LLC v. Michael Walters  
2016 SR 0243

Complaint for unpaid credit card debt

18th Judicial Circuit  
DuPage County  
Wheaton, IL 60187

Pending  
 On appeal  
 Concluded

Resurgence Capital LLC vs  
MICHAEL WALTERS  
16SR243

CIVIL JUDGMENT

DU PAGE LAW  
MAGISTRATE COURT

Pending  
 On appeal  
 Concluded

- 7,190.00

ANGELA PITTMAN vs Unknown Defendant

JUDGMENT

COOK COUNTY, ILLINOIS -  
1ST MUNICIPAL DI

Pending  
 On appeal  
 Concluded

- 4,739.65

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known) \_\_\_\_\_

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  
Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property | Date | Value of the property |
|---------------------------|-----------------------|------|-----------------------|
| Explain what happened     |                       |      |                       |

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
| Explain what happened     |                                       |                       |        |

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift and Address:          |                    |                          |       |

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No  
 Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Charity's Name | Address (Number, Street, City, State and ZIP Code) | Describe what you contributed | Dates you contributed | Value |
|--|----------------|--|-------------------------------|-----------------------|-------|
| Explain what happened  |                |  |                               |                       |       |

#### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

| Describe the property you lost and how the loss occurred  | Describe any insurance coverage for the loss | Date of your loss | Value of property lost |
|---|--|-------------------|------------------------|
| Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. |  |                   |                        |

#### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

| Person Who Was Paid<br>Address<br>Email or website address<br>Person Who Made the Payment, if Not You | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| Explain what happened   |   |                                   |                   |

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known)

| Person Who Was Paid<br>Address<br>Email or website address<br>Person Who Made the Payment, if Not You | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| Derrick B. Hager, P.C.<br>245 W. Roosevelt Rd.<br>Building 15, Suite 119<br>West Chicago, IL 60185    | Attorney fees, court filing fee, credit report    | April 6, 2018                     | \$1,601.00        |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

| Person Who Was Paid<br>Address | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--------------------------------|---|-----------------------------------|-------------------|
|--------------------------------|---|-----------------------------------|-------------------|

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No  
 Yes. Fill in the details.

| Person Who Received Transfer<br>Address | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|---|--|------------------------|
| Person's relationship to you            |   |  |                        |

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No  
 Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|---------------|---|------------------------|

#### Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No  
 Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|-------------------------------|--|---|
|--|---------------------------------|-------------------------------|--|---|

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No  
 Yes. Fill in the details.

| Name of Financial Institution<br>Address (Number, Street, City, State and ZIP Code) | Who else had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|
|---|--|-----------------------|-----------------------|

Debtor 1 **Michael J Walters**  
 Debtor 2 **Angela T Walters**

Case number (*if known*)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No  
 Yes. Fill in the details.

|  |   |                       |                       |
|--|---|-----------------------|-----------------------|
| Name of Storage Facility<br>Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|-----------------------|-----------------------|

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No  
 Yes. Fill in the details.

|  |  |                       |       |
|--|--|-----------------------|-------|
| Owner's Name<br>Address (Number, Street, City, State and ZIP Code) | Where is the property?<br>(Number, Street, City, State and ZIP Code) | Describe the property | Value |
|--|--|-----------------------|-------|

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No  
 Yes. Fill in the details.

|  |   |                                   |                |
|--|---|-----------------------------------|----------------|
| Name of site<br>Address (Number, Street, City, State and ZIP Code) | Governmental unit<br>Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|

25. Have you notified any governmental unit of any release of hazardous material?

No  
 Yes. Fill in the details.

|  |   |                                   |                |
|--|---|-----------------------------------|----------------|
| Name of site<br>Address (Number, Street, City, State and ZIP Code) | Governmental unit<br>Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No  
 Yes. Fill in the details.

|                           |   |                    |                    |
|---------------------------|---|--------------------|--------------------|
| Case Title<br>Case Number | Court or agency<br>Name<br>Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case |
|---------------------------|---|--------------------|--------------------|

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)

Debtor 1 **Michael J Walters**  
 Debtor 2 **Angela T Walters**

Case number (*if known*)

- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.

**■ Yes. Check all that apply above and fill in the details below for each business.**

| Business Name<br>Address<br>(Number, Street, City, State and ZIP Code)                                     | Describe the nature of the business<br>Name of accountant or bookkeeper | Employer Identification number<br>Do not include Social Security number or ITIN. |
|--|---|--|
| Uber Taxi Service<br>435 Claremont Ave<br>West Chicago, IL 60185   | Rideshare driver  | EIN: xxx-xx-1015<br><br>From-To off and on during 2016 & 2017                    |
| Challenge Director<br>Wheaton Challenge B<br>435 Claremont Ave.<br>West Chicago, IL 60185                  | 1099 home school teacher  | EIN: xxx-xx-5603<br><br>From-To 2016 to date                                     |
| Fable Dolls<br>435 Claremont Ave.<br>West Chicago, IL 60185  | on-line business selling hand made dolls                                | EIN: xxx-xx-5603<br><br>From-To 2015 to date                                     |
| Michael J. Walters Counselor<br>Encompass Counseling Center<br>435 Claremont Ave<br>West Chicago, IL 60185 | 1099 Counselor at the Encompass Counseling Center                       | EIN: xxx-xx-1015<br><br>From-To 2017 to date                                     |
| Field Bird<br>435 Claremont Ave.<br>West Chicago, IL 60185   | on-line business selling hand made knit wear                            | EIN: xxx-xx-5603<br><br>From-To  |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
- Yes. Fill in the details below.

Name  
Address  
(Number, Street, City, State and ZIP Code)

Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael J Walters  
 Michael J Walters  
 Signature of Debtor 1

/s/ Angela T Walters  
 Angela T Walters  
 Signature of Debtor 2

Date April 14, 2018

Date April 14, 2018

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation  
 No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

| Business Name<br>Address<br>(Number, Street, City, State and ZIP Code)                                     | Describe the nature of the business<br>Name of accountant or bookkeeper | Employer Identification number<br>Do not include Social Security number or ITIN.<br>Dates business existed |
|--|---|--|
| Uber Taxi Service<br>435 Claremont Ave<br>West Chicago, IL 60185   | Rideshare driver  | EIN: xxx-xx-1015<br>From-To off and on during 2016 & 2017  |
| Challenge Director<br>Wheaton Challenge B<br>435 Claremont Ave.<br>West Chicago, IL 60185                  | 1099 home school teacher  | EIN: xxx-xx-5603<br>From-To 2016 to date   |
| Fable Dolls<br>435 Claremont Ave.<br>West Chicago, IL 60185  | on-line business selling hand<br>made dolls                             | EIN: xxx-xx-5603<br>From-To 2015 to date   |
| Michael J. Walters Counselor<br>Encompass Counseling Center<br>435 Claremont Ave<br>West Chicago, IL 60185 | 1099 Counselor at the Encompass<br>Counseling Center                    | EIN: xxx-xx-1015<br>From-To 2017 to date   |
| Field Bird<br>435 Claremont Ave.<br>West Chicago, IL 60185   | on-line business selling hand<br>made knit wear                         | EIN: xxx-xx-5603<br>From-To  |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

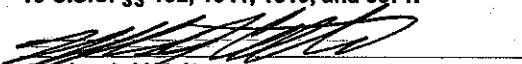
No  
 Yes. Fill in the details below.

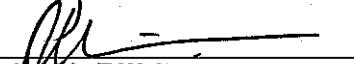
Name  
Address  
(Number, Street, City, State and ZIP Code)

Date Issued

#### Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
 Michael J. Walters  
 Signature of Debtor 1

  
 Angela T. Walters  
 Signature of Debtor 2

Date April 14, 2018

Date April 14, 2018

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Michael J Walters</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Angela T Walters</b>       |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

Check if this is an amended filing

## Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt?  | Did you claim the property as exempt on Schedule C?         |
|---|--|---|
| Creditor's name:  | <input type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No<br><input type="checkbox"/> Yes |
| Description of property securing debt:                    |  |   |
| Creditor's name:  | <input type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No<br><input type="checkbox"/> Yes |
| Description of property securing debt:                    |  |   |
| Creditor's name:  | <input type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No<br><input type="checkbox"/> Yes |
| Description of property securing debt:                    |  |   |
| Creditor's name:  | <input type="checkbox"/> Surrender the property.   | <input type="checkbox"/> No                                 |

Debtor 1 **Michael J Walters**  
Debtor 2 **Angela T Walters**

Case number (if known) \_\_\_\_\_

name:

Retain the property and redeem it.

Yes

Description of  
property  
securing debt:

Retain the property and enter into a  
*Reaffirmation Agreement.*

Retain the property and [explain]:  
\_\_\_\_\_

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:

No

Description of leased  
Property:

Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Michael J Walters

**Michael J Walters**

Signature of Debtor 1

X /s/ Angela T Walters

**Angela T Walters**

Signature of Debtor 2

Date April 14, 2018

Date April 14, 2018

Debtor 1 Michael J Walters  
Debtor 2 Angela T Walters

Case number (if known)

name:

Retain the property and redeem it.  
 Retain the property and enter into a  
*Reaffirmation Agreement.*  
 Retain the property and [explain]:

Yes

Description of  
property  
securing debt:

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:

No

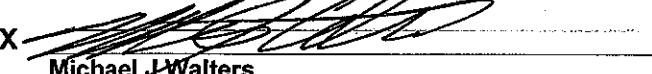
Description of leased  
Property:

Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

  
Michael J Walters  
Signature of Debtor 1

X

  
Angela T Walters  
Signature of Debtor 2

Date April 14, 2018

Date April 14, 2018

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

### You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

|        |                    |
|--------|--------------------|
| \$245  | filing fee         |
| \$75   | administrative fee |
| + \$15 | trustee surcharge  |
| \$335  | total fee          |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

---

|                   |                    |
|-------------------|--------------------|
| \$1,167           | filing fee         |
| + \$550           | administrative fee |
| \$1,717 total fee |                    |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

|        |                    |
|--------|--------------------|
| \$200  | filing fee         |
| + \$75 | administrative fee |
| \$275  | total fee          |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

|        |                    |
|--------|--------------------|
| \$235  | filing fee         |
| + \$75 | administrative fee |
| \$310  | total fee          |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Michael J Walters**  
**Angela T Walters**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |                    |
|---|--------------------|
| For legal services, I have agreed to accept .....           | \$ <u>1,200.00</u> |
| Prior to the filing of this statement I have received ..... | \$ <u>1,200.00</u> |
| Balance Due .....   | \$ <u>0.00</u>     |

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 14, 2018

Date

/s/ Derrick B. Hager

Derrick B. Hager 6286310

Signature of Attorney

Derrick b. Hager, P.C.

245 W. Roosevelt Rd.

Building 15, Suite 119

West Chicago, IL 60185

630-587-7490 Fax: 630-587-7493

dirkhager@sbcglobal.net

Name of law firm

## Chapter 7 Consumer Bankruptcy Retainer Agreement for Legal Services

I/We the undersigned, Michael + Angela Watters, (hereinafter the "CLIENT(s)") retain the law firm (herein after "THE FIRM") of Derrick B. Hager, Attorney at Law, (hereinafter the "ATTORNEY") for the purpose of performing legal services related to the filing of a petition in Bankruptcy under Chapter 7 of the United States Bankruptcy Code. The terms and conditions of the representation for legal services as set forth below contains the whole agreement between the Parties relating to the transactions contemplated by this Agreement and supersedes all previous understandings and agreements between the Parties relating to these transactions. Each Party acknowledges that, in agreeing to enter into this Agreement, it has not relied on any representation, warranty, collateral contract or other assurance (except those set out in this Agreement and any documents referred to in it) made by or on behalf of any other Party or any other person whatsoever before the execution of this Agreement. Each Party waives all rights and remedies which, but for this Clause, might otherwise be available to it in respect of any such representation, warranty, collateral contract or other assurance, provided that nothing in this Clause shall limit or exclude any liability for willful misconduct or fraud.

## 1. TOTAL FEES AND COSTS.

The total fees and costs of this representation for legal services is \$ 1601.00. This total amount consists of:

\$ 1000.00 in attorney fees; \$ 1000.00 for performance of legal services related to the filing of a petition in Bankruptcy under Chapter 7 of the Bankruptcy Code, including but not limited to, the drafting, preparation, analyzing and finalization of all required documents, statements, schedules and statements of financial affairs, plus, if applicable, an additional \$ 200.00 for legal services related to the drafting, preparation and filing of a motion(s) to avoid a judicial lien(s) and related court appearance;

\$ 335.00 in court filing fees;

\$ 66.00 for a credit report;

\$ 0 for tax transcripts, and;

The cost for Credit Counseling/Debtor Education fees and/or third-party records search and verification services as applicable (i.e. paid comparative market analysis services, real estate or personal property appraisals, title searches, lien searches, etc.) are either billed separately or are paid directly to the particular service provider.

## PRE PETITION PAYMENT UNDERSTANDING.

CLIENT(s) hereby understands that THE FIRM will not perform any of the above described services until the fees are paid in full; thereafter the petition in Bankruptcy under Chapter 7 of the Bankruptcy Code will be filed as soon as practicably possible (Attorney reserves the privilege to hold the petition for actual filing until either he has at least three other similar petitions ready to file or the next calendar Saturday, whichever occurs first in time, in order to maximize efficient use of the Attorney's time and minimize expense to the Client).

THE ABOVE-DISCLOSED FEES AND COSTS DO NOT INCLUDE THE FOLLOWING SERVICE(S): Under Bankruptcy law, representation of the debtors in any dischargeability actions, judicial lien avoidances that come to the attention of the Attorney after the filing of the petition, relief from stay actions or any other adversary proceeding; any non-bankruptcy related services, including but not limited to, assistance and advice regarding mortgage loan modifications, home owner's association disputes of any type or nature, disputes with utility companies regarding security deposits and/or shut-offs, and any other state law related matters.

## 2. ADDITIONAL FEES AND COSTS WHICH MAY BE REQUIRED ON A PER INCIDENT BASIS.

CLIENT(s) hereby acknowledges and understands that the above described "TOTAL FEES AND COSTS" are exclusive of the following additional fees and costs which will be assessed on a per incident basis:

- A. THE FIRM prefers that you NOT refer creditors and collection contacts to THE FIRM until after the petition in bankruptcy has been filed and a case number is assigned. Creditors who are otherwise prohibited from continuing their collection efforts after a case is actually filed and a case number is assigned, are NOT PROHIBITED FROM CONTINUING THEIR COLLECTION EFFORTS JUST BECAUSE YOU HAVE RETAINED AN ATTORNEY FOR THAT PURPOSE. If you decide to provide creditors or others trying to collect a debt from you with the contact information of THE FIRM, THE FIRM reserves the right to bill you Twenty-Five Dollars (\$25.00) for each collection call we are made to field and respond to.
- B. THE FIRM strongly encourages CLIENT(s) to provide a complete list of all creditors (including the creditors' names, addresses, telephone numbers, account number and current balance owing) BEFORE the petition in bankruptcy is filed. Purposefully leaving a

1525 KAUTZ RD., SUITE 400, WEST CHICAGO, IL 60185 \* (630) 587-7490 FAX (630) 587-7493

known creditor off the list of creditors is considered bankruptcy fraud and may result in the denial of discharge of the debt owed to that creditor, denial of discharge of all of your debt and/or up to five (5) years in prison. Inadvertent omission of a creditor or creditors can be resolved by amendment to an existing petition in bankruptcy but may require additional fees and costs. THE FIRM reserves the right to bill you Fifty-Dollars (\$50.00) to add EACH omitted creditor to your bankruptcy case; plus any actual paper, copying and postage fees incurred.

3. PRE-PETITION CREDIT COUNSELING. The CLIENT acknowledges that he/she is required under the Bankruptcy Code to participate in an approved pre-petition credit counseling course and that he/she must obtain a certificate of completion of said course within 180 days of filing for bankruptcy before his/her case will be allowed to proceed. Unless provided for in paragraph one above, the cost related to participation in the credit counseling course is the responsibility of the CLIENT and is a separate cost not included in the fees and costs described in paragraph one.
4. PRE-DISCHARGE DEBTOR EDUCATION. The CLIENT acknowledges that he/she is required under the Bankruptcy Code to participate in an approved pre-discharge debtor education course and that he/she must obtain a certificate of completion of said course and provide such to the Court no later than 45 days following the First Meeting of the Creditors. Unless provided for in paragraph one above, the cost related to participation in the debtor education course is the responsibility of the CLIENT and is a separate cost not included in the fees and costs described in paragraph one. The CLIENT further acknowledges that FAILURE TO SIT FOR THE COURSE AND OBTAIN AND PROVIDE TO THE COURT THE CERTIFICATE OF COMPLETION WITHIN 45 DAYS OF THE FIRST MEETING OF THE CREDITORS MAY RESULT IN A DENIAL OF DISCHARGE IN HIS/HER CASE AND MAY RESULT IN A BAR FROM FILING FOR BANKRUPTCY PROTECTION AGAIN FOR AS MANY AS EIGHT YEARS.
5. CLIENT shall provide to the ATTORNEY all requested records and documents within 48 hours of such requests and will obtain written verification of authenticity of those records and documents as deemed necessary. CLIENT acknowledges that he/she is responsible for physically coming into possession of requested records and documents and does so at his/her own expense, if any.
6. ATTORNEY will actively negotiate with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 U.S.C §522(f)(2)(A) for avoidance of liens on household goods; and prepare and file all required documents and schedules in accordance with the Bankruptcy Code and local rules of the Federal District Court. The above disclosed fee DOES NOT INCLUDE representation of the CLIENT in any dischargeability actions, judicial lien avoidance, relief from stay actions or any other adversary proceeding.
7. CLIENT will inform THE FIRM of any changes to the CLIENT's address or telephone or e-mail address with the understanding that failure to do so may constitute failure under this contract.
8. CLIENT agrees to inform THE FIRM of any difficulties CLIENT may have in complying with the Retainer Agreement and that this Retainer Agreement may not be altered, changed or amended without mutual agreement and approval by THE FIRM in writing.
9. CLIENT has the right to terminate employment of THE FIRM at any time but such termination will not alter any rights or duties under the Retainer Agreement and such termination does not reduce the amount owed to THE FIRM or constitute grounds for any refund of monies paid except by agreement in writing.
10. CLIENT understands that any default under paragraphs 1, 2, 5, 7 and 8 OR should the CLIENT fail to fully cooperate with THE FIRM, or fail to provide accurate and complete information to THE FIRM or any Trustee, Judge, creditor or other claimant or any other entity at any time during THE FIRM's representation of CLIENT either before or after the filing of the petition in bankruptcy, such default or failure may result in the withdrawal by THE FIRM but such withdrawal will not alter any of the CLIENT's obligations under this Retainer Agreement and such withdrawal does not reduce the amount owing to THE FIRM except by agreement in writing and does not entitle the CLIENT to any refund of any fees and costs paid for such services.
11. CLIENT understands that from time to time an attorney from THE FIRM may be unavailable to appear in court or at other proceedings on CLIENT's behalf and hereby agrees that another attorney may be designated by THE FIRM to substitute for one of THE FIRM's attorney at such court or other proceeding.
12. REFUND OF MONIES PAID. All monies paid to the ATTORNEY become the property of THE FIRM and are not subject to refund upon demand. No refunds will be made under any circumstances after 120 days from the date of this Retainer Agreement. If a request for refund is made within 120 days of the date of this Retainer Agreement, all refunds, if any, will be reduced for services rendered and costs advanced to date, including but not limited to a minimum Fifty-Dollars (\$50.00) per calendar-month file maintenance and security fee.
13. Any provision of this Retainer Agreement which may be adjudicated to be unlawful or invalid by a court of law or becomes unlawful or invalid by operation of law or legislation, shall thereafter become null and void, but all other provisions of this Retainer Agreement shall continue in full force and effect.
14. CLIENT agrees that CLIENT is responsible for all costs of collection, including all court costs and reasonable attorney fees incurred by THE FIRM in the collection of any sums due hereunder.

15. The PETITION IN BANKRUPTCY filed on 04/14/18 by Derrick B. Hager, P.C. of the above named and below signed CLIENT(S)/DEBTOR(S) is incorporated into this document by reference.

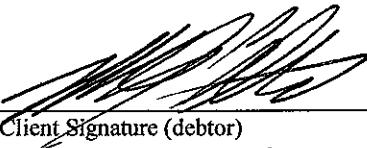
16. POST-DISCHARGE LEGAL ADVICE AND ASSISTANCE. Derrick B. Hager, P.C., THE FIRM, is available to CLIENTS for future legal needs and concerns and/or referrals to colleagues with expertise in a particular area of law. By signing this retainer agreement CLIENT acknowledges and accepts that once their bankruptcy case is discharged, future requests for legal advice or assistance will be billed at \$300.00 per hour with a minimum of one-quarter hour per incident / phone call / return phone call; or actual time spent, whichever is greater. In person appointments will be billed for actual time spent with a minimum of one-half hour, whichever is greater.

17. The undersigned have voluntarily entered into this Retainer Agreement, consisting of three (3) pages (including the signature page) and by the undersigned's signature(s) below agree to all the obligations, rights and duties herein.

Dated this 2nd day of March, 2018

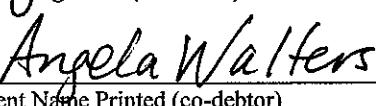
Agreed and Signed:

Attorney, Derrick B. Hager

  
Client Signature (debtor)

  
Client Name Printed (debtor)

  
Client Signature (co-debtor)

  
Client Name Printed (co-debtor)

**United States Bankruptcy Court  
Northern District of Illinois**

In re

**Michael J Walters  
Angela T Walters**

Debtor(s)

Case No.

Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 20

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 14, 2018

**/s/ Michael J Walters**

**Michael J Walters**

Signature of Debtor

Date: April 14, 2018

**/s/ Angela T Walters**

**Angela T Walters**

Signature of Debtor

United States Bankruptcy Court  
Northern District of Illinois

In re Michael J Walters  
Angela T Walters

Debtor(s)

Case No.

Chapter

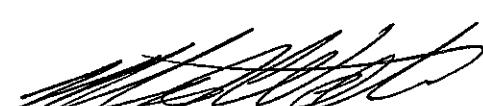
7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 20

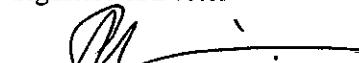
The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 14, 2018



Michael J. Walters  
Signature of Debtor

Date: April 14, 2018



Angela T. Walters  
Signature of Debtor

Americollect Inc  
Po Box 1566  
1851 S Alverno Rd  
Manitowoc, WI 54221

ARS National Services, Inc  
PO Box 463023  
Escondido, CA 92046-3023

ARS/Account Resolution Specialist  
Po Box 459079  
Sunrise, FL 33345

Capital One  
Attn: General Correspondence/Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Central DuPage Emergency Phys  
P.O. Box 5940  
Dept 20-1098  
Carol Stream, IL 60197

Chase Card Services  
Attn: Correspondence Dept  
Po Box 15298  
Wilmington, DE 19850

Coast Professional, Inc.  
PO Box 2899  
West Monroe, LA 71294

Credit Collection Services  
Two Wells Ave.  
Dept. 773  
Newton Center, MA 02459

Dept Of Ed/582/nelnet  
Attn: Claims/Bankruptcy  
Po Box 82505  
Lincoln, NE 68501

Dr. Allan E. Knotek  
29 S. Webster St. #104  
Naperville, IL 60540

Geico Indemnity Co.  
One Gieco Center  
Macon, GA 31296-0001

Harris & Harris Ltd.  
111 West Jackson Blvd. #400  
Chicago, IL 60604-4134

I C System Inc  
444 Highway 96 East  
P.O. Box 64378  
St. Paul, MN 55164

Illinois Tollway  
PO Box 5201  
Lisle, IL 60532

Internal Revenue Service (1/1/11)  
PO Box 7346  
Philadelphia, PA 19101-7346

Med Business Bureau  
1460 Renaissance Dr #400  
Park Ridge, IL 60068

Merchants Credit  
223 W Jackson Blvd  
Ste 700  
Chicago, IL 60606

Mintex Inc.  
PO Box 7700  
Chicago, IL 60680-7700

MRS Associates, Inc  
1930 Olney Ave.  
Cherry Hill, NJ 08003

Pauly Family Dental Group  
1940 W. Galena Blvd. #10  
Aurora, IL 60506